

Exhibit Name: Indemnity Calculations Exhibit Number: P21-7, Plan 50 & 51 Record Name: Acreage Claim Record Code: P21						
Reinsurance Year: 2012 Version: Draft Release Date: 9/1/2011						
Insurance Plan Code	50 Dollar Amount of Insurance	51 Fixed Dollar Amount of Insurance				
Commodity Code	0024 Macadamia Trees	0083 Peppers	0243 Citrus Trees-IV		0248 Citrus IV	
	0032 Forage Seed	0086 Fresh Tomatoes	0244 Citrus Trees-IV		0249 Citrus V	
	0037 Raisins	0240 Citrus Trees-I	0245 Citrus I		0250 Citrus VI	
	0044 Fresh Sweet Corn	0241 Citrus Trees-II	0246 Citrus II		0251 Citrus VII	
	0045 Chile Peppers	0242 Citrus Trees-III	0247 Citrus III		0252 Citrus VIII	
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Stage Guarantee Calculation						
Acre Stage Guarantee Amount = Dollar Amount of Insurance * Stage Percent Factor	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to whole number	
	Dollar Amount of Insurance	P11	99	99999999.99	None	
	Stage Percent Factor	ICE		999.99	None	Edit with ICE Stage Factor, "D00069".
Section 2: Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	48	99999999.99	Round to whole number	
	Determined Acreage	P21	17	99999999.99	None	Field 16 (determined tons) for Raisins.
	Liability Adjustment Factor	P21	39	9.999999	None	
Section 3: Indemnity Calculation						
Unit Deficiency Quantity = Loss Guarantee Amount - Production to Count Quantity	Unit Deficiency Quantity	P21	47	99999999.99	Round to whole number	
	Production to Count Quantity	P21	34	99999999.99	None	
When Commodity Code equals Forage Seed, "0032", and Stage Code equals Spring Seed 56 to 74 Percent, "S": Unit Deficiency Quantity = Loss Guarantee Amount - Production to Count Quantity (Loss Guarantee * .50)	Production to Count Quantity	P21	34	99999999.99	None	Production to Count will equal 50% of Loss Guarantee when Commodity Crop equals Forage Seeding "0032" and Stage Code = 'S'.
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent * Misreporting Information Factor	Preliminary Indemnity Amount	P21	50	9999999999	Round to whole number	
	Insured Share Percent	P11	47	9.999	None	
	Misreporting Information Factor	P21	46	9.999999	None	Misreported Information Factor for Raisins.
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	51	9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
When Insurance Plan Code is Dollar Amount of Insurance, "50" and CEO Coverage- CEO Indemnity Factor = CEO Coverage Level / Coverage Level Percent	CEO Indemnity Factor	Internal		9.99999	Round to 5 Decimals	
	CEO Coverage Level Percent	P11	66	9.9999	None	
	Coverage Level Percent	P14	34	9.9999	None	
Indemnity Amount = Indemnity Amount * CEO Indemnity Factor	Indemnity Amount	P21	51	9999999999	Round to whole number	

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<u>Calculations</u>		<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>
Section 4: Replant Payment Guarantee Calculation						
When Stage Code equals: Replanted, "R",		Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 2 decimals
Lesser of: Acre Stage Guarantee Per Amount = Insured's Actual Cost Or Maximum Replant Guarantee Per Acre		Insured's Actual Cost	P21	36	99999999.99	The 'lesser of' amount will be submitted in the Acre Stage Guarantee field.
		Insured's Actual Cost	P21	36	99999999.99	Insured's Actual Cost will be submitted in Acre Stage Guarantee Amount field if lesser of.
		Maximum Replant Guarantee Per Acre	ICE		999.99	None
When Commodity Code equals Forage Seed, "0032":		Dollar Amount of Insurance	P11	99	99999999.99	Edit with ICE "D00129".
Acre Stage Guarantee Per Amount = Dollar Amount of Insurance * .50						
Section 5: Replant Payment Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor		Loss Guarantee Amount	P21	48	99999999.99	Round to whole number
		Determined Acreage	P21	17	99999999.99	None
		Liability Adjustment Factor	P21	39	9.999999	None
Section 6: Replant Payment Indemnity Calculation						
Indemnity Amount = Loss Guarantee Amount * Insured Share Percent		Indemnity Amount	P21	51	9999999999	Round to whole number.
		Insured Share Percent	P11	47	9.999	None
Section 7: Recondition Payment Guarantee Calculation						
When Stage Code equals Raisin Recondition, "RR":		Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 2 decimals
Acre Stage Guarantee Amount = Lesser of: Actual Cost; or greater of \$125 or cost allowed by Special Provisions * Coverage Level Percent		Actual Cost				Reported by insured.
		Coverage Level Percent	P14	34	9.9999	None
When Stage Code equals Raisin Recondition, "RF":						
Acre Stage Guarantee Amount = Actual Cost not to exceed an amount considered reasonable and customary						

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Section 8: Recondition Payment Indemnity Calculation															
Indemnity Amount =		Acre Stage Guarantee Amount * Determined Tons * Insured Share Percent		Indemnity Amount		P21		51		S9999999999		Round to whole number			
				Determined Tons		P21		16		99999999.99		None			
				Insured Share Percent		P11		47		9.999		None			